

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re: : Bankruptcy No. 16-10550-TPA  
Joseph Carpec AND : Chapter 13  
Linda L Carpec, :  
Debtors :  
: Related to Document No. 58  
Joseph Carpec AND :  
Linda L Carpec, :  
Movants :  
: v. :  
: :  
Ditech Financial, LLC :  
: :  
AND :  
: :  
Ronda J. Winnecour/Esquire :  
Chapter 13 Trustee, :  
Respondents :  
:

**ORDER**

**AND NOW**, this 17<sup>th</sup> day of May, 2017, it is hereby **ORDERED** that:

- (1) The Modification Agreement between **Joseph Carpec and Linda L Carpec and Ditech Financial, LLC** is approved;
- (2) The terms of the loan shall be as follows:
  - a. **New Due Date:** May 1<sup>st</sup> 2017 and 1<sup>st</sup> of each month;
  - b. **New Monthly Payment:** \$920.62; P&I \$602.01 + Escrow \$318.61;
  - c. **Interest Rate:** 8.25%;
  - d. **Loan Term:** 480 months = 40 years;
  - e. **Maturity Date:** April 1, 2057;
  - f. **Principal Balance:** \$84,298.08;
  - g. **Deferred payment:** \$0.00;
  - h. **Pre-Petition Arrears:** \$0.00;
- (3) ***Within fourteen (14) days*** from the date of this Order the Debtors shall incorporate the terms of the modified loan terms by the filing of an Amended Chapter 13 Plan;

BY THE COURT:

Thomas P. Agresti, Judge  
United States Bankruptcy Court

IJM

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Joseph Carpec  
 Linda L. Carpec  
 Debtors

Case No. 16-10550-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: amaz  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 2

Date Rcvd: May 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2017.

db/jdb +Joseph Carpec, Linda L. Carpec, 196 Fettsko Road, West Middlesex, PA 16159-2408  
 cr +Ditech Financial LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2017 at the address(es) listed below:

Celine P. DerKrikorian on behalf of Creditor Ditech Financial LLC ecfmail@mwc-law.com  
 Daniel P. Foster on behalf of Debtor Joseph Carpec dan@mrdebtbuster.com,  
 clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
 Daniel P. Foster on behalf of Joint Debtor Linda L. Carpec dan@mrdebtbuster.com,  
 clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
 James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmevf@chapter13trusteevdpa.com

TOTAL: 6